

Information to identify the case:

Debtor 1

Reynan D Tantoco

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2449

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-23005-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Reynan D Tantoco

7/18/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Reynan D Tantoco
Debtor

Case No. 19-23005-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 18, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2023:

Recip ID	Recipient Name and Address
db	+ Reynan D Tantoco, 1020 Arnold Avenue, Raritan, NJ 08869-1602
518331713	+ Barclays Bank, ERC, POB 57610, Jacksonville, FL 32241-7610
518331714	+ Capiatl One Bank, Portfolio Recovery, POB 12903, Norfolk, VA 23541-0903
518331715	+ Citibank, Midland Credit, 350 Camino De La Reina, #100, San Diego, CA 92108-3007
518331720	+ Macys, Radius Global Solutions, POB 390905, Minneapolis, MN 55439-0905
518331719	+ Macys, GC Services, 6330 Gulfton, Houston, TX 77081-1198

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 18 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	^ MEBN	Jul 18 2023 20:58:31	AmeriHome Mortgage Company, LLC, PO Box 77404, Ewing, NJ 08628-6404
518452388	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 18 2023 21:04:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518331712	^ MEBN	Jul 18 2023 20:58:32	Amerihome Mortgage, POB 77404, Trenton, NJ 08628-6404
518348164	+ EDI: AIS.COM	Jul 19 2023 00:52:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518348165	+ EDI: AIS.COM	Jul 19 2023 00:52:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449338	EDI: Q3G.COM	Jul 19 2023 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518331717	EDI: IRS.COM	Jul 19 2023 00:52:00	Internal Revenue Service, POB 744, Springfield, NJ 07081
518579466	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2023 21:03:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579465	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2023 21:03:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518419117	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Jul 18 2023 21:05:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
518433870	EDI: PRA.COM	Jul 19 2023 00:52:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
518446258	EDI: PRA.COM	Jul 19 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518411107	+ EDI: JEFFERSONCAP.COM	Jul 19 2023 00:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449199	+ EDI: RMSC.COM	Jul 19 2023 00:51:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518333974	+ EDI: RMSC.COM	Jul 19 2023 00:51:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518331722	+ EDI: WFFC.COM	Jul 19 2023 00:52:00	Wells Fargo, MAC N8235 040, 7000 Vista Dr, West Des Moines, IA 50266-9310
518428392	EDI: WFFC2	Jul 19 2023 00:52:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518331716	*+	Citibank, Midland Credit, 350 Camino De La Reina #100, San Diego, CA 92108-3007
518331718	##+	KML Law Group, 216 Haddon Ave #406, Collingswood, NJ 08108-2812
518331721	##+	Sunrun Inc, 595 Market St, 29th floor, San Francisco, CA 94105-2842

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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John F. Bracaglia, Jr.

on behalf of Debtor Reynan D Tantoco brokaw@centraljerseylaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5